

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

JUAN A GARZON
CLAUDIA M GARZON
Debtor(s)

Case No. 18-16259-MDC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/20/2018.
- 2) The plan was confirmed on 06/13/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/12/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,514.00.
- 10) Amount of unsecured claims discharged without full payment: \$228,893.38.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,044.99
Less amount refunded to debtor	\$4.99

NET RECEIPTS: \$25,040.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,255.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,004.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,259.99

Attorney fees paid and disclosed by debtor: \$1,745.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	NA	12,449.05	12,449.05	592.38	0.00
AMEX	Unsecured	12,450.00	NA	NA	0.00	0.00
ARIA HEALTH JEFFERSON	Unsecured	800.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	4,837.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	479.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	146.62	146.62	6.98	0.00
CHASE BANK USA, N.A.	Unsecured	7,188.00	7,225.69	7,225.69	343.83	0.00
CHESHIRE MEDICAL CENTER	Unsecured	800.00	NA	NA	0.00	0.00
CINVENIENT MD	Unsecured	350.00	NA	NA	0.00	0.00
CITIBANK NORTH AMERICA	Unsecured	4,944.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Unsecured	8,975.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Unsecured	10,676.00	NA	NA	0.00	0.00
CITICARDS	Unsecured	6,923.00	NA	NA	0.00	0.00
CITICARDS	Unsecured	9,987.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SVCS	Unsecured	NA	8,138.05	8,138.05	387.28	0.00
DISCOVER FINANCIAL SVCS	Unsecured	6,241.00	6,345.44	6,345.44	301.95	0.00
DITECH	Secured	57,934.00	NA	NA	0.00	0.00
EMERGENCY AMBULANCE KENNEBEC	Unsecured	1,700.00	NA	NA	0.00	0.00
FIRST SECOND MORTGAGE	Secured	85,723.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	17,000.00	16,605.89	16,039.67	16,039.67	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	566.22	26.94	0.00
KOHL'S/CAPITAL ONE	Unsecured	193.00	NA	NA	0.00	0.00
LENDINGCLUB	Unsecured	13,315.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	7,004.02	7,004.02	333.28	0.00
LVNV FUNDING	Unsecured	7,151.00	7,151.46	7,151.46	340.30	0.00
LVNV FUNDING	Unsecured	NA	9,987.78	9,987.78	475.26	0.00
LVNV FUNDING	Unsecured	NA	6,923.81	6,923.81	329.47	0.00
NAVIENT	Unsecured	34,804.00	NA	NA	0.00	0.00
NEWREZ LLC D/B/A/ SHELLPOINT MORTGAGE	Secured	NA	57,370.87	57,370.87	0.00	0.00
PENN DEPT OF REV	Priority	1,700.00	NA	NA	0.00	0.00
PENNSYLVANIA DEPARTMENT OF REVENUE	Unsecured	1,700.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PNC BANK	Unsecured	7,262.00	NA	NA	0.00	0.00
PNC BANK	Unsecured	NA	7,399.10	7,399.10	352.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,415.65	4,415.65	210.12	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	4,968.84	4,968.84	236.44	0.00
RESURGENT CAPITAL SVCS	Unsecured	NA	14,286.91	14,286.91	679.84	0.00
SYNCHRONY BANK/LOWES	Unsecured	4,348.00	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	393.00	393.64	393.64	18.73	0.00
TEMPLE UNIVERSITY HOSPITAL	Unsecured	5,000.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	2,216.44	2,216.44	105.46	0.00
TOYOTA MOTOR CREDIT CORP	Secured	NA	10,302.73	10,302.73	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	2,229.00	2,056.12	2,056.12	0.00	0.00
UNIVERSITY OF PENNSYLVANIA	Unsecured	4,000.00	NA	NA	0.00	0.00
WELLS FARGO BANK, N.A.	Secured	NA	505.70	222.95	0.00	0.00
WF/FMG	Unsecured	472.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$57,370.87	\$0.00	\$0.00
Debt Secured by Vehicle	\$12,358.85	\$0.00	\$0.00
All Other Secured	\$222.95	\$0.00	\$0.00
TOTAL SECURED:	\$69,952.67	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,039.67	\$16,039.67	\$0.00
TOTAL PRIORITY:	\$16,039.67	\$16,039.67	\$0.00
GENERAL UNSECURED PAYMENTS:	\$99,618.72	\$4,740.34	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,259.99</u>	
Disbursements to Creditors	<u>\$20,780.01</u>	
TOTAL DISBURSEMENTS :		<u>\$25,040.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/05/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.